

Substitute for form 1449A&B/PTO				Complete if Known	
				Application Number	10/045,632
				Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
Sheet	1	of	3	Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
					T ⁶
Examiner Signature				Date Considered	

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		Country Code ³	Number ⁴	Kind Code ⁵ (if known)		T ⁶
AZ	GB	2338814	A	Dec-1999	Phillips et al.	<input type="checkbox"/>
BA	JP	411025171	A	Mar-2006	Sasaki	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
	BB	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.				
	BC	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 7 pages.				
	BD	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com, 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003				
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	BG	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1				
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	BI	http://www.vfi-finance.com/tranz330.htm, "Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service", VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	<input type="checkbox"/>
	BJ	WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2	<input type="checkbox"/>
	BK	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page	<input type="checkbox"/>

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